

Fill in this information to identify the case:

Debtor 1 MARY BETH RAYDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the Southern District of OhioCase Number 14-10002**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: New Penn Financial LLC d/b/a Shellpoint Mortgage ServicingCourt Claim no. (If known): 3-1Date of Payment change: 02/01/2019Must be at least 21 days after  
date of this notice.Last 4 digits of any number you use  
to identify the debtor's account: 0362New total payment: \$ 890.32

Principal, interest and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 313.92

New escrow payment: \$ 372.74

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current Principal and interest payment: \$

New Principal and interest payment: \$

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current Mortgage payment: \$

New Mortgage payment: \$

Debtor 1 MARY BETH RAY Case number (if known) 14-10002  
First Name Middle Name Last Name

## Part 4: Sign here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Ashish Rawat  
Signature

Date: 01/08/2019

**Print:** Ashish Rawat  
First Name Middle Name Last Name

Title: Claims Processor

**Company** AIS Portfolio Services, LP

**Address** P.O. Box 201347  
Number Street  
Arlington TX 76006  
City State ZIP Code

**Contact Phone** ((888) 455-6662)

Email

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
CINCINNATI DIVISION

Case Name:	MARY BETH RAY	)	Case No.	14-10002
		)	Judge:	Jeffery P. Hopkins
		)	Chapter:	13
	Debtor(s).	)		

**CERTIFICATE OF SERVICE**

PLEASE BE ADVISED that on 01/08/2019 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b)(the "Bankruptcy Rules"), New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change of payment on the Debtor'(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules.

I hereby certify that on 01/08/2019 a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

Debtor:  
MARY BETH RAY  
6557 VISITATION DR.,  
CINCINNATI, OH 45248

I hereby certify that on 01/08/2019 a copy of this Notice and all attachments on the following by Electronic Notification via CM/ECF and/or other Electronic Notification:

Trustee:  
MARGARET A BURKS  
600 VINE STREET, SUITE 2200  
CINCINNATI, OH 45202

Debtor's counsel:  
ZINGARELLI LAW OFFICE LLC  
NICHOLAS A ZINGARELLI  
810 SYCAMORE STREET, THIRD FLOOR  
CINCINNATI, OH 45202

All Parties in Interest  
All Parties requesting Notice

By: /s/ Ashish Rawat  
Ashish Rawat, AIS Portfolio Services, LP.  
Authorized Agent for Shellpoint Mortgage Servicing



55 Beattie Plaza  
Suite 110  
Greenville, SC 29601  
For Inquiries: (800) 365-7107

Analysis Date:

December 11, 2018

RICHARD RAY  
6557 Visitation Dr  
Cincinnati OH 45248

Loan: [REDACTED] 0362  
Property Address:  
6557 Visitation Dr  
Cincinnati, OH 45248

**Annual Escrow Account Disclosure Statement - Account History**

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Feb 01, 2019	Prior Esc Pmt	March 01, 2018	Escrow Balance Calculation	
P & I Pmt:	\$517.58		\$517.58		P & I Pmt:	\$517.58	Due Date:	Oct 01, 2018
Escrow Pmt:	\$313.92		\$372.74		Escrow Pmt:	\$313.92	Escrow Balance:	\$121.60
Other Funds Pmt:	\$0.00		\$0.00		Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,255.68
Asst. Pmt (-):	\$0.00		\$0.00		Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00		\$0.00		Resrv Acct Pmt:	\$0.00		
Total Payment:	\$831.50		\$890.32		Total Payment:	\$831.50	Anticipated Escrow Balance:	\$1,377.28

Shortage/Overage Information		Effective Feb 01, 2019
Upcoming Total Annual Bills		\$4,131.00
Required Cushion		\$688.50
Required Starting Balance		\$1,719.14
Escrow Shortage		(\$341.86)
Surplus		\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$688.50. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$688.50 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Feb 2018 to Jan 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$1,583.66	(\$295.09)
Feb 2018	\$313.92	\$668.30	\$1,269.74		* County Tax	\$627.84	\$373.21
Mar 2018	\$313.92	\$334.15			*	\$941.76	\$707.36
Mar 2018				\$184.31	* Hazard	\$941.76	\$523.05
Mar 2018				\$87.33	* Hazard	\$941.76	\$435.72
Apr 2018	\$313.92	\$313.92				\$1,255.68	\$749.64
May 2018	\$313.92	\$313.92				\$1,569.60	\$1,063.56
May 2018				\$1,304.40	* County Tax	\$1,569.60	(\$240.84)
Jun 2018	\$313.92	\$313.92	\$1,199.25		* County Tax	\$684.27	\$73.08
Jul 2018	\$313.92	\$313.92			*	\$998.19	\$387.00
Aug 2018	\$313.92				*	\$1,312.11	\$387.00
Sep 2018	\$313.92	\$627.84			*	\$1,626.03	\$1,014.84
Oct 2018	\$313.92				*	\$1,939.95	\$1,014.84
Oct 2018				\$1,521.08	* Hazard	\$1,939.95	(\$506.24)
Nov 2018	\$313.92	\$627.84	\$1,298.06		* Hazard	\$955.81	\$121.60
Dec 2018	\$313.92				*	\$1,269.73	\$121.60
Jan 2019	\$313.92				*	\$1,583.65	\$121.60
					Anticipated Transactions	\$1,583.65	\$121.60
Dec 2018		\$941.76 <sup>P</sup>					\$1,063.36
Jan 2019		\$313.92 <sup>P</sup>					\$1,377.28
	\$3,767.04	\$4,769.49	\$3,767.05	\$3,097.12			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:  
Loan: 0362

December 11, 2018

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Feb 2019	\$344.25	\$1,374.89	Starting Balance	\$1,377.28	\$1,719.14
Mar 2019	\$344.25		County Tax	\$346.64	\$688.50
Apr 2019	\$344.25			\$690.89	\$1,032.75
May 2019	\$344.25			\$1,035.14	\$1,377.00
Jun 2019	\$344.25	\$1,304.40	County Tax	\$1,379.39	\$1,721.25
Jul 2019	\$344.25			\$419.24	\$761.10
Aug 2019	\$344.25			\$763.49	\$1,105.35
Sep 2019	\$344.25			\$1,107.74	\$1,449.60
Oct 2019	\$344.25			\$1,451.99	\$1,793.85
Nov 2019	\$344.25	\$1,451.71	Hazard	\$1,796.24	\$2,138.10
Dec 2019	\$344.25			\$688.78	\$1,030.64
Jan 2020	\$344.25			\$1,033.03	\$1,374.89
	\$4,131.00	\$4,131.00		\$1,377.28	\$1,719.14

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,377.28. Your starting balance (escrow balance required) according to this analysis should be \$1,719.14. This means you have a shortage of \$341.86. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months. We anticipate the total of your coming year bills to be \$4,131.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$344.25
Surplus Reduction:	\$0.00
Shortage Installment:	\$28.49
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$372.74

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$861.83 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.



Detach Here

**Shellpoint**  
Mortgage Servicing  
Shellpoint Mortgage Servicing  
55 Beattie Place  
Suite 110  
Greenville, SC 29601  
(800) 365-7107

#### Escrow Shortage Reply (This is not a bill)

Loan Number: 0362  
Full Shortage Amount: \$341.86  
Payment Amount: \$ \_\_\_\_\_

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of \$28.49.

Shellpoint Mortgage Servicing  
P.O. Box 740039  
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit <http://www.shellpointmtg.com/> in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left